

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Frances Young
Robert M. Young

Debtors

Specialized Loan Servicing LLC, as servicer for
Deutsche Bank National Trust Company, as
Trustee for Morgan Stanley ABS Capital I Inc.
Trust 2006-HE4, Mortgage Pass-Through
Certificates, Series 2006-HE4

Movant

vs.

Frances Young
Robert M. Young

Debtors

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 17-10922 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$3,551.03**, which breaks down as follows;

Post-Petition Payments:	October 1, 2017 through January 1, 2018 at \$976.89/month
Suspense Balance:	\$356.53
Total Post-Petition Arrears	\$3,551.03

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on February 1, 2018 and continuing through July 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$976.89** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$591.84 from February 2018 through June 2018 and \$591.83 on July 2018** towards the arrearages on or before the last day of each month at the address below;

Specialized Loan Servicing LLC
P.O. Box 636007
Littleton, Colorado 80163

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 19, 2018

By: /s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
Attorney for Movant
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532
(215) 627-1322 FAX (215) 627-7734

***without prejudice to any
trustee rights or remedies**

Date: 2/1/18

[Signature]
John L. McClain, Esquire
Attorney for Debtors

[Signature] Mitchell J. Prince Esq.

William C. Miller, Trustee
LeRoy Wm. Etheridge, Attorney
1234 Market St., - Ste #1813
Philadelphia, PA. 19107
215-627-1377

NO OBJECTION

ORDER

Approved by the Court this 2nd day of March, 2018. However, the court retains discretion regarding entry of any further order.

A handwritten signature in black ink, appearing to read 'ERL', is written above a horizontal line.

ERIC L. FRANK
U.S. BANKRUPTCY JUDGE